

Table I.B.2.c(1998) Percent of private-sector employees working in establishments that offer two or more health insurance plans by firm size and selected characteristics: United States, 1998

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	57.2%	30.3%	25.7%	34.0%	49.3%	77.5%	29.2%	66.1%
Industry group								
Agric., fish., forest.	33.6%	12.4%	26.0% *	33.4%	51.3%	44.0% *	19.4% *	44.4%
Mining	39.5%	7.9% *	30.7% *	9.7% *	22.9% *	52.7%	14.0% *	41.6%
Construction	32.2%	15.3%	28.0%	31.4%	37.8%	69.0%	22.9%	43.7%
Manufacturing	57.3%	50.4%	21.8%	30.4%	42.4%	73.4%	32.4%	61.8%
Transp., comm., util.	71.4%	30.3%	23.8%	26.9%	56.0%	87.3%	24.4%	79.0%
Wholesale trade	56.5%	23.9%	30.1%	30.7%	49.9%	77.7%	27.0%	67.0%
Retail trade	56.7%	28.1%	19.1%	26.3%	41.7%	76.2%	22.9%	65.4%
Fin., ins., real est.	70.2%	22.0%	15.5%	48.0%	52.2%	89.5%	24.6%	80.0%
Services	56.2%	33.4%	30.1%	39.4%	56.3%	76.4%	34.4%	65.3%
Unknown	70.2% *	70.2% *	*****	*****	*****	*****	70.2% *	*****
Ownership								
For profit, incorporated	58.6%	32.1%	25.0%	33.7%	45.6%	79.5%	29.7%	67.3%
For profit, unincorporated	39.4%	22.3%	23.9%	28.4%	51.7%	67.9%	22.7%	55.1%
Nonprofit	56.5%	34.5%	32.2%	38.6%	59.4%	74.5%	32.7%	64.4%
Unknown	60.9%	*****	*****	15.4% *	58.9%	62.2%	39.9% *	61.0%
Age of firm								
Less than 5 years	35.7%	31.3%	21.8%	27.7%	42.0%	72.0%	26.4%	50.0%
5-9 years	37.4%	18.3%	32.6%	27.1%	47.0%	77.2%	24.8%	50.3%
10-19 years	40.5%	29.9%	21.5%	32.5%	44.2%	73.5%	27.0%	52.2%
20 or more years	59.4%	34.6%	26.8%	36.8%	50.1%	86.5%	32.6%	67.8%
Unknown	70.4%	15.8% *	12.5% *	38.4%	60.4%	71.5%	23.9% *	70.6%
Multi/single status								
2 or more locations	69.0%	30.6%	36.9%	36.8%	51.7%	77.5%	33.6%	70.5%
1 location only	34.2%	30.3%	24.1%	33.0%	44.2%	77.0%	28.7%	43.6%
Percent full-time employees								
Less than 25%	34.9%	13.0%	18.3% *	20.5%	40.3%	67.8%	13.2%	45.5%
25-49%	65.7%	13.4%	23.7%	20.6%	46.3%	92.5%	17.9%	77.1%
50-74%	58.2%	25.4%	31.6%	27.7%	58.6%	81.2%	28.0%	69.0%
75% or more	57.1%	33.0%	25.2%	36.5%	48.5%	75.8%	30.9%	65.2%
Union presence								
No union employees	50.0%	26.0%	25.6%	33.2%	45.5%	72.5%	27.5%	59.5%
Has union employees	79.0%	73.7%	40.4%	43.8%	64.0%	88.0%	60.1%	80.9%
Unknown	74.0%	15.2% *	9.2% *	31.9%	66.6%	80.9%	14.3%	79.1%
Percent low wage employees								
50% or more low wage	41.9%	19.0%	18.8%	26.9%	37.6%	75.7%	17.9%	52.3%
Less than 50% low wage	50.7%	31.1%	26.9%	35.0%	49.2%	82.3%	30.5%	61.5%
Unknown	72.2%	34.1%	8.4% *	28.1%	60.3%	74.8%	22.0%	73.5%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

\*Figure does not meet standard of reliability or precision.

\*\*\*\*\* No estimate available. No reported values in cell.

Table I.B.2.c(1998) Standard error for percent of private-sector employees working in establishments that offer two or more health insurance plans by firm size and selected characteristics: United States, 1998

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.40%	3.33%	1.98%	1.09%	1.40%	0.71%	1.43%	0.67%
Industry group								
Agric., fish., forest.	5.75%	2.99%	11.90% *	9.11%	12.13%	13.63% *	6.15% *	11.10%
Mining	8.14%	2.57% *	12.17% *	4.04% *	16.15% *	10.24%	7.59% *	9.26%
Construction	3.17%	2.24%	4.30%	4.77%	5.20%	8.94%	3.28%	4.86%
Manufacturing	2.23%	12.60%	3.76%	2.85%	3.24%	2.10%	5.41%	2.41%
Transp., comm., util.	3.36%	7.71%	6.19%	4.00%	7.22%	3.48%	3.60%	3.21%
Wholesale trade	3.51%	4.32%	5.35%	5.31%	5.03%	4.73%	3.35%	4.51%
Retail trade	1.68%	4.73%	2.97%	2.08%	3.11%	1.83%	2.72%	1.82%
Fin., ins., real est.	2.14%	5.69%	4.22%	7.71%	5.19%	1.60%	2.82%	2.48%
Services	0.87%	3.74%	3.60%	2.67%	2.31%	1.97%	1.70%	1.50%
Unknown	22.67% *	22.67% *	*****	*****	*****	*****	22.67% *	*****
Ownership								
For profit, incorporated	0.38%	4.67%	2.39%	1.72%	1.52%	0.73%	2.02%	0.65%
For profit, unincorporated	1.40%	4.03%	4.50%	5.06%	4.78%	4.31%	2.68%	3.05%
Nonprofit	1.85%	7.49%	4.71%	3.52%	3.13%	4.19%	3.75%	2.72%
Unknown	3.71%	*****	*****	11.27% *	10.54%	4.43%	13.73% *	3.75%
Age of firm								
Less than 5 years	2.22%	5.23%	4.40%	3.51%	4.69%	6.27%	3.33%	1.74%
5-9 years	2.70%	2.59%	5.77%	2.80%	5.77%	4.71%	3.71%	3.38%
10-19 years	1.34%	4.60%	1.79%	2.70%	2.82%	3.79%	2.28%	2.36%
20 or more years	0.95%	5.57%	1.87%	2.23%	2.38%	1.03%	2.14%	1.08%
Unknown	0.79%	12.07% *	11.67% *	7.42%	4.17%	1.00%	10.02% *	0.78%
Multi/single status								
2 or more locations	0.45%	8.41%	5.99%	1.86%	1.76%	0.68%	3.90%	0.56%
1 location only	0.96%	3.46%	1.41%	1.76%	2.09%	7.53%	1.45%	1.83%
Percent full-time employees								
Less than 25%	3.83%	2.59%	8.79% *	3.50%	6.68%	7.05%	2.81%	5.90%
25-49%	2.75%	3.05%	5.68%	3.31%	4.93%	1.65%	3.28%	2.42%
50-74%	1.89%	3.38%	3.53%	3.08%	4.08%	3.23%	2.73%	2.18%
75% or more	0.67%	3.82%	2.01%	1.26%	1.75%	0.75%	1.73%	0.89%
Union presence								
No union employees	0.52%	2.66%	2.39%	1.20%	1.87%	1.19%	1.55%	1.13%
Has union employees	1.76%	14.88%	5.19%	5.75%	3.24%	1.55%	9.39%	1.66%
Unknown	3.09%	8.38% *	7.43% *	6.19%	4.94%	2.98%	3.98%	2.80%
Percent low wage employees								
50% or more low wage	1.97%	3.99%	5.21%	3.32%	4.26%	4.80%	2.26%	3.09%
Less than 50% low wage	0.79%	3.55%	2.24%	1.25%	1.59%	1.35%	1.75%	1.00%
Unknown	1.01%	9.87%	4.51% *	5.06%	2.92%	1.06%	6.21%	1.00%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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